

SERFF Tracking Number: ARLH-126895238 State: Arkansas
Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number: 47229
Company Tracking Number: GMC-14 1/10
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: NA
Project Name/Number: /

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: NA

SERFF Tr Num: ARLH-126895238 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 47229

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: GMC-14 1/10

State Status: Filed-Closed

Filing Type: Advertisement

Author:

Reviewer(s): Stephanie Fowler

Date Submitted: 11/05/2010

Disposition Date: 11/08/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type:

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/08/2010

Explanation for Other Group Market Type:

State Status Changed: 11/08/2010

Deemer Date:

Created By: Jennifer Newkirk

Submitted By: Jennifer Newkirk

Corresponding Filing Tracking Number:

Filing Description:

Company and Contact

Filing Contact Information

NA NA,

NA@NA.COM

NA, NA

123-555-4567 [Phone]

LITTLE ROCK, AR 00000

Filing Company Information

Arkansas Blue Cross and Blue Shield

CoCode: 83470

State of Domicile: Arkansas

SERFF Tracking Number:	ARLH-126895238	State:	Arkansas
Filing Company:	Arkansas Blue Cross and Blue Shield	State Tracking Number:	47229
Company Tracking Number:	GMC-14 1/10		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	NA		
Project Name/Number:	/		
P.O. Box 2181	Group Code:	Company Type:	
Little Rock, AR 72203-2181	Group Name:	State ID Number:	
(501) 378-3366 ext. [Phone]	FEIN Number: 22-6666666		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

<i>SERFF Tracking Number:</i>	<i>ARLH-126895238</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>47229</i>
<i>Company Tracking Number:</i>	<i>GMC-14 1/10</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>NA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/08/2010	11/08/2010

<i>SERFF Tracking Number:</i>	<i>ARLH-126895238</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>47229</i>
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<i>Product Name:</i>	<i>NA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 11/08/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ARLH-126895238	State:	Arkansas
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TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	NA		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	ARLH-126895238	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>ARLH-126895238</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>47229</i>
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<i>Product Name:</i>	<i>NA</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: ARLH-126895238	Filed	Date: 11/08/2010
Comments:		
Attachment:		
ARLH-126895238.pdf		



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

601 S. Gaines

P.O. Box 2181

Little Rock, Arkansas 72203-2181

arkansasbluecross.com

47229
ck # 00447599 (\$50.00)
ck # 00447687 (\$100.00)
S # ARLH-126895238

November 5, 2010

Stephanie Fowler
Arkansas Insurance Department
1200 W. Third St.
Little Rock, AR 72201-1904

Dear Ms. Fowler:

Attached please find for your review the following 4th Quarter 2010 Medi-Pak Advertisements:

- "Turning 65"
- "Plans That Can"
- "Plans That Can"

DM Birthday Letter
DM Letter
Email

Also attached is check number 00447599 in the amount of \$50.00 for your review of the piece birthday piece and check number 00447687 in the amount of \$100.00 for your review of the "Plans That Can" DM and email.

Best regards,

Matthew Creasman

Attachments

RECEIVED

NOV 05 2010

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

You're getting closer to your destination ...
We've enclosed important information about your choice
of Medi-Pak Medicare supplement insurance plans.



Sample A. Sample
100 East Lancaster Ave.
Suite 100
Little Rock, AR 72202

**good for
you.**

Dear Sample A. Sample,

We hope that the informative pieces we've sent you have helped to answer your questions about Medicare and the plan options available to you. As you navigate your way through the many choices and options, keep in mind that Original Medicare alone may not be enough. Supplemental coverage can help cover the costs that Original Medicare does **not**.

We've sent you this information package so you can learn more about these Medicare supplement plans before you turn age 65.

You may apply for a Medi-Pak insurance plan in 3 different ways:

- 1)** Just call toll free at [**1-800-392-2583**, 8 a.m. to 5 p.m., Monday through Friday.]
- 2)** Enroll on our Web site at [**blue65ark.com**].
- 3)** Complete the enclosed application and return it to us in the postage-paid envelope provided.

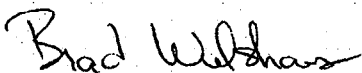
The enclosed brochure clearly explains our plans and their benefits. In it, you'll find:

- An overview explaining why a Medi-Pak Medicare supplement insurance plan from Arkansas Blue Cross may be *good for you*.
- A comparison chart showing the benefits for each of our Medi-Pak insurance plans and how they work to protect you against the costs **not** covered by Original Medicare.
- Information about a membership in the SilverSneakers® Fitness Program, which includes the amenities of a basic fitness center membership — at no additional cost to you.

As your birthday approaches, you're getting closer to your destination. Our licensed agents are available to answer your questions and provide you with any assistance you may need to make an informed decision and enroll in the Arkansas Blue Cross plan of your choice.

Please take a few moments now to review the enclosed information and contact us today. Enjoy the rest of your journey!

Best regards,



Brad Welshans
Individual Marketing Manager

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OCT 05 2010

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Medi-Pak Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Hospital benefits must be provided by facilities participating with Medicare. Plans are guaranteed renewable; premium rates are subject to change upon thirty (30) days' written notice. Payments are limited to the reasonable charges as determined by Medicare. Medi-Pak insurance has terms and conditions that may affect your coverage. For costs and complete details of the coverage, contact Arkansas Blue Cross and Blue Shield.

Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage.

SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current health coverage in effect until we notify you that your application has been approved.

Arkansas Blue Cross and Blue Shield
P.O. Box 2181 • Little Rock, AR 72203



**Arkansas
BlueCross BlueShield**
An Independent Unitary of the Blue Cross and Blue Shield Association

PSRT STD
U.S. POSTAGE
PAID
ARKANSAS
BLUE CROSS
BLUE SHIELD

ARKANSAS RESIDENTS ON MEDICARE

For affordable health plans that meet your needs when Original
Medicare doesn't ... trust your **hometown company.**

Sample A. Sample
100 East Lancaster Ave.
Suite 100
Little Rock, AR 72203
XXXXXXXXXXXXXXXXXXXX

Free inside:
*Your Guide to a
Healthier You!*

MP_DM_PTC_OE_11-10

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OCT 05 2010

LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Arkansans on Medicare:

Sample A. Sample
100 East Lancaster Ave.
Suite 100
Little Rock, AR 72203
XXXXXXXXXXXXXXXXXXXX

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LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

**Arkansas Blue Cross
and Blue Shield
provides a reliable
solution to help pay
medical bills that
Original Medicare
doesn't cover.**

Not satisfied with your current health insurance coverage? Uncertain about plan options from out-of-state companies? Your hometown company, Arkansas Blue Cross, is here with a reliable solution. Our Medi-Pak Medicare supplement insurance policies **let you decide** how to control your health care costs. As you'll see, Arkansas Blue Cross offers you affordable rates and local service that other companies can't.

AFFORDABLE PLANS

We offer a choice of several plans, so there's sure to be one that's right for your needs and budget. For instance:

If you're looking for low out-of-pocket costs, consider a Medi-Pak Plan F insurance policy, our most comprehensive plan. Plan F covers 100% of the costs Medicare doesn't pay, including the costs for:

- Doctor visits
- Hospital visits
- Emergency care

If you're looking for lower premiums without sacrificing coverage for certain services, consider a Medi-Pak Plan N insurance policy. Plan N is one of our lowest priced Medi-Pak Medicare supplement plans, and:

- You pay no more than a \$20 copayment for doctor office visits once the Part B deductible is met.
- Your hospital visits are covered **100%**.

FREEDOM OF CHOICE

Once you're covered by one of our Medi-Pak Medicare supplement insurance plans, you will have the freedom to see any doctor who accepts patients on Medicare, with **NO** referrals ever required. Plus, all of our plans cover you when traveling statewide and nationwide.

LOCAL SERVICE FROM A COMPANY THAT CARES

What sets Arkansas Blue Cross apart is our local, personal service. With more than 60 years of experience, we've been the hometown choice of Arkansans for generations.

REQUEST FREE INFORMATION ON OUR MEDI-PAK SUPPLEMENT PLANS

- Call toll free 1-800-392-2583, 8 a.m. to 5 p.m., Monday – Friday
- Visit us online at ark65blue.com
- Or complete and return the reply form below

MP_DM_PTC_LT_11_10

FREE INFORMATION REPLY FORM

☒ **YES**, I want to know more about Medi-Pak Medicare supplement insurance.

Sample A. Sample
100 East Lancaster Ave.
Suite 100
Little Rock, AR 72203

Are you enrolled in Medicare Parts A & B? ☐ Yes ☐ No

Are you currently a Medi-Pak member? ☐ Yes ☐ No

Date of Birth ____/____/____ Gender ☐ Male ☐ Female

Phone* (____) _____

Marital Status _____

Please enter spouse information ONLY if your spouse is interested in coverage.

Is your spouse enrolled in Medicare Parts A & B? ☐ Yes ☐ No

Is your spouse currently a Medi-Pak member? ☐ Yes ☐ No

Spouse's Name _____

Date of Birth ____/____/____ Gender ☐ Male ☐ Female

**By providing my phone number I am expressly giving permission for an Arkansas Blue Cross sales representative to call and talk to me.*

Please have your Easy Reference Number handy when you call.

Easy Reference Number _____

For faster service, call toll free: 1-800-392-2583, 8 a.m. to 5 p.m., Monday – Friday.

MP_DM_PTC_LT_11_10

See for yourself what our plans can do for you.

**good for
you.**

Available at rates that are among the lowest in the state.

Medi-Pak insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Hospital benefits must be provided by facilities participating with Medicare.

To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Limitations, copayments and restrictions may apply.

Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage.

Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current coverage in effect until we notify you that your application has been approved.

Plans are guaranteed renewable, premium rates are subject to change upon thirty (30) days' written notice. Payments are limited to the reasonable charges as determined by Medicare. Medi-Pak insurance has terms and conditions that may affect coverage. For costs and complete details of the coverage, contact Arkansas Blue Cross and Blue Shield.

SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

Find out more!

- Call toll free **1-800-392-2583**,
8 a.m. to 5 p.m., Monday – Friday
- Visit us online at **ark65blue.com**
- Or complete and return the reply form

Arkansas Blue Cross ...

We're more than just a provider of health insurance solutions. *We're your local partner in health.*

Find out more!

- Call toll-free 1-800-392-2583, 8 a.m. to 5 p.m., Monday — Friday
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**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

MP_DM_PTC_BK_11_10



Active & Healthy

Your guide to a healthier you!

See how you can get a
membership in the
SilverSneakers® Fitness
Program at no extra cost!

Compliments of



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

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OCT 05 2010
LIFE AND HEALTH
ARKANSAS INSURANCE DEPARTMENT

Promoting Wellness Through Activity

One of the best ways to maintain good health is with regular exercise. It can improve muscle strength, increase energy and lower the risk of chronic diseases such as:

- Diabetes
- Osteoporosis
- Heart disease

Everyone Benefits from Exercise

Research is finding that people of all ages and physical conditions can benefit from exercise and physical activity.

Getting Started

- Get medical clearance from your doctor before starting an exercise program.
- Choose activities you enjoy and start slow so you can build up your endurance and strength.

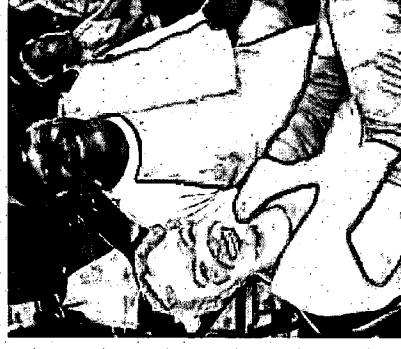
If You're Already Active

- Stay motivated. Write down your activities in an exercise journal as a reminder of accomplishments.
- Consider taking a class or exercising with your spouse or a friend for added support.

A Popular Fitness Program for Arkansans on Medicare

Medi-Pak Medicare supplement insurance policies from Arkansas Blue Cross and Blue Shield include a **membership in the SilverSneakers® fitness program at no extra cost to you.** This popular program promotes an active and healthy lifestyle. With SilverSneakers, you'll have access to amenities such as treadmills, weights, fitness classes and more, that are included with a basic fitness center membership.

- **Fitness center membership at participating locations**
- **Customized fitness classes for older adults**
- **Access to health education seminars**
- **Fun social events with a healthy focus**
- **Access to a Senior AdvisorSM**



Get fit, have fun, make friends!

To see a list of participating fitness centers,
visit www.silversneakers.com

If you cannot read this e-mail, please view it on the Web.

Arkansas Residents on Medicare:



Our Plans Can!

- Freedom to use any Medicare-participating doctor or hospital
- Coverage for doctor office and hospital visits, plus emergency care
- Guaranteed coverage that automatically renews each year
- A SilverSneakers® Fitness Program membership at no extra cost



When Original Medicare can't meet all your needs — a Medicare Supplement insurance plan from Arkansas Blue Cross and Blue Shield can help!

1-800-392-2583, 8 a.m. to 5 p.m., Monday – Friday
arkblue65.com

Medi-Pak insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas. Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage. Plans are guaranteed renewable, premium rates are subject to change upon thirty (30) days' written notice. Medi-Pak insurance has terms and conditions that may affect coverage. For costs and complete details of the coverage, contact Arkansas Blue Cross and Blue Shield. SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.